

In re:  
Nicole Renee Dayton  
Debtor

Case No. 22-12399-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 04, 2024

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2024:

Recip ID	Recipient Name and Address
db	+ Nicole Renee Dayton, 3000 Ford Road, Apt L47, Bristol, PA 19007-1470
14720132	+ Emess Management, PO Box 478, Middlesex, NJ 08846-0478
14720136	+ Levittown Trace Apartments, 3000 Ford Road, Bristol, PA 19007-1498
14720137	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14720139	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Mar 05 2024 05:01:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Mar 05 2024 00:09:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Mar 05 2024 05:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 05 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14720129	+ EDI: BANKAMER	Mar 05 2024 05:01:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14720130	Email/Text: megan.harper@phila.gov	Mar 05 2024 00:09:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14720131	+ Email/Text: bankruptcy@philapark.org	Mar 05 2024 00:09:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14720133	Email/Text: bankruptcycourts@equifax.com	Mar 05 2024 00:08:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14720134	^ MEBN	Mar 05 2024 00:00:22	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14720135	EDI: IRS.COM	Mar 05 2024 05:01:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14721704	Email/PDF: resurgentbknofications@resurgent.com	Mar 05 2024 00:14:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14735534	+ Email/Text: mtgbk@shellpointmtg.com	Mar 05 2024 00:08:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14720138	+ Email/Text: bankruptcy@philapark.org	Mar 05 2024 00:09:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Mar 04, 2024

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			19106-1540
14721645	+ Email/Text: RASEBN@raslg.com	Mar 05 2024 00:08:00	RAS Crane & Partners, PLLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
14720140	+ Email/Text: bkdepartment@rtresolutions.com	Mar 05 2024 00:09:00	Real Time Resolutions, Attn: Bankruptcy, P.O. Box 36655, Dallas, TX 75235-1655
14720141	+ Email/Text: mtgbk@shellpointmtg.com	Mar 05 2024 00:08:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, PO Box 10826, Greenville, SC 29603-0826
14720142	+ Email/Text: creditservices@smilebrands.com	Mar 05 2024 00:08:00	Smile Brands Inc., Attn: Bankruptcy, 100 Spectrum Center Dr, Ste 1500, Irvine, CA 92618-4984
14720143	+ EDI: SYNC	Mar 05 2024 05:01:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14720144	+ EDI: SYNC	Mar 05 2024 05:01:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14720145	EDI: TDBANKNORTH.COM	Mar 05 2024 05:01:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14720146	Email/Text: DASPUBREC@transunion.com	Mar 05 2024 00:08:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
MICHAEL A. CIBIK	on behalf of Debtor Nicole Renee Dayton help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
MICHAEL I. ASSAD	on behalf of Debtor Nicole Renee Dayton help@cibiklaw.com

District/off: 0313-2

User: admin

Page 3 of 3

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noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHELLE L. MCGOWAN

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Nicole Renee Dayton</u>	Social Security number or ITIN	xxx-xx-9654
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-12399-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicole Renee Dayton

3/4/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**